

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

ANGELA GIANATO

Case No. 19-15814-PMM

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/17/2019.
- 2) The plan was confirmed on 03/12/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/07/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$48,639.20.
- 10) Amount of unsecured claims discharged without full payment: \$371,604.46.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,905.22
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$24,905.22**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,192.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,192.48**

Attorney fees paid and disclosed by debtor: \$1,590.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	33,726.13	33,761.42	33,761.42	6,982.06	0.00
BANK OF AMERICA	Unsecured	4,604.39	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	24,290.57	24,645.32	24,645.32	5,096.79	0.00
BANK OF AMERICA NA	Unsecured	5,836.40	5,932.53	5,932.53	1,226.80	0.00
BB&T	Unsecured	276,769.68	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Unsecured	7,250.66	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATION	Secured	130,079.67	131,703.15	3,414.68	3,414.68	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,600.42	1,566.38	1,566.38	323.90	0.00
LANCASTER GENERAL HOSPITAL	Unsecured	NA	1,995.22	1,995.22	412.69	0.00
LVNV FUNDING LLC	Unsecured	15,700.28	15,700.28	15,700.28	3,246.87	0.00
LVNV FUNDING LLC	Unsecured	9,350.84	9,714.42	9,714.42	2,008.95	0.00
NEFFSVILLE PLUMBING AND HEATING	Unsecured	167.86	NA	NA	0.00	0.00
NEUROLOGY AND STROKE ASSOCIATES	Unsecured	54.00	NA	NA	0.00	0.00
PENN MEDICINE/LGH	Unsecured	2,418.61	NA	NA	0.00	0.00
PULMONARY ASSOCIATES OF LANCASTER	Unsecured	220.89	NA	NA	0.00	0.00
SFMC	Unsecured	391.00	NA	NA	0.00	0.00
STRADFORD PLACE - KINGSTOWNE	Unsecured	5,484.46	NA	NA	0.00	0.00
WELLSPAN PHILHAVAEN	Unsecured	225.40	NA	NA	0.00	0.00

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,414.68	\$3,414.68	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,414.68	\$3,414.68	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$93,315.57	\$19,298.06	\$0.00

Disbursements:

Expenses of Administration	\$2,192.48
Disbursements to Creditors	\$22,712.74

TOTAL DISBURSEMENTS : **\$24,905.22**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/26/2024

By:/s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.